

11/05/03 15:10 FAX 602 382 6070

JCWSCS 06 NOV 2003  
SNELL & WILMER F

FILE COPY

Snell & Wilmer  
L.L.P.

LAW OFFICES

One Arizona Center  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070  
www.swlaw.com

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

LAS VEGAS, NEVADA

## FACSIMILE TRANSMISSION

DATE: November 5, 2003

TIME IN: 9/1  
TIME OUT:

TO:

Name	Fax Number	Phone Number
Office of Initial Patent Examination U.S. Patent and Trademark Office	703/746-9195	

FROM: Howard Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 10/628,034

MESSAGE:

First Request for Correction of Filing Receipt Data

Please confirm receipt of same.

Thank you.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 6

CONFIRMATION NO.:

CLIENT MATTER NO.: 60655.0900

PLEASE RETURN TO: Debbie Mier  
16s03

PERSONAL FAX: No

REQUESTOR: Howard  
Sobelman

DIRECT LINE: 602-382-6228

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.  
OUR FACSIMILE NUMBER IS (602) 382-6070.

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

Received from < 602 382 6070 > at 11/5/03 5:13:48 PM [Eastern Standard Time]

**CERTIFICATE OF FACSIMILE (37 C.F.R. 1.8)**

I certify that this document is being sent via facsimile to the United States Patent and Trademark Office, Office of Initial Patent Examination's Filing Receipt Correction, Facsimile No. 703/746-9195, on:

Date: November 5, 2003  
Signature of Person Sending Correspondence

-PATENT-

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicant: Dunn, et al.

Docket No.: 60655.0900

Serial No.: 10/628,034

Filing Date: July 24, 2003

Title: SYSTEM AND METHOD  
FOR FACILITATING A  
SUBSIDIARY CARD  
ACCOUNT WITH  
CONTROLLED SPENDING  
CAPABILITY

Confirmation No.: 3352

Group Art Unit: 3624

**FIRST REQUEST FOR CORRECTION OF FILING RECEIPT DATA**

Office of Initial Patent Examination  
United States Patent and Trademark Office  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Thank you for the Filing Receipt with respect to the above-identified patent application. We have noticed an error on the Filing Receipt, as explained below:

The "Domestic Priority Data as Claimed by Applicant" is incomplete. This application in addition to being a CIP of 10/155,332 filed on May 23, 2002 which claims benefit of 60/294,107 filed on May 29, 2001, also claims priority to U.S. Serial No. 60/458,096 which was filed on March 27, 2003. This priority claim is supported by the Specification (page 1 of the specification is attached with pertinent information underlined).

Serial No. 10/628,034  
Docket No. 60655.0900

A copy of the Filing Receipt with the requested correction noted thereon is enclosed.

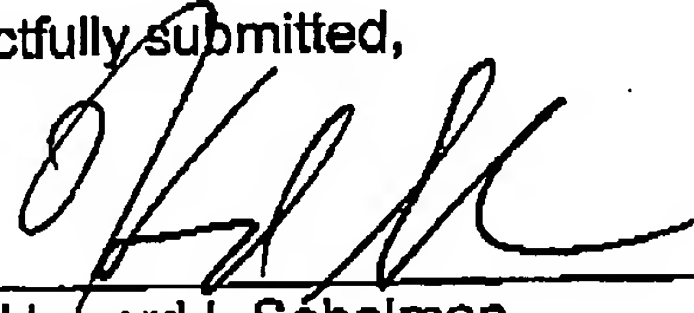
We look forward to receiving a corrected Filing Receipt for this application.

If you should have any questions, please do not hesitate to contact the undersigned at the telephone number listed below.

Respectfully submitted,

Dated: November 5, 2003

By

  
Howard I. Sobelman  
Reg. No. 39,038

**Snell & Wilmer L.L.P.**  
One Arizona Center  
400 E. Van Buren  
Phoenix, Arizona 85004-2202  
Phone: (602) 382-6228  
Fax: (602) 382-6070  
Email: [hsobelman@swlaw.com](mailto:hsobelman@swlaw.com)

EXPRESS MAIL NO. EV325938613US

**Title: SYSTEM AND METHOD FOR FACILITATING A SUBSIDIARY CARD ACCOUNT WITH CONTROLLED SPENDING CAPABILITY**

**Inventors: Melanie Dunn, New York, NY  
Chris Hobbs, Singapore  
Julie Menichilli, Manhasset, NY  
Mary Rances, Huntington, NY**

**Assignee: American Express Travel Related Services Company, Inc.**

**Cross-Reference to Related Applications**

[0001] This patent application is a continuation in part of U.S. nonprovisional patent application serial no. 10/155,332 filed May, 23, 2002 and entitled "SYSTEM AND METHOD FOR A PREPAID CARD ISSUED BY A FOREIGN FINANCIAL INSTITUTION," which claims priority to, and the benefit of, the U.S. provisional patent application Serial No. 60/294,107 filed on May 29, 2001, both of which are hereby incorporated by reference. This application also claims benefit of priority from U.S. provisional patent application serial no. 60/458,096, filed March 27, 2003 and entitled "SYSTEM AND METHOD FOR SUPPLEMENTAL CARD LIMITS," which is also hereby incorporated by reference.

**Field of Invention**

[0002] The present invention relates generally to systems for facilitating transactions, and more specifically to systems for facilitating financial services at the request of a first party for the use of a second party such that the first party may define, modify, and/or terminate the spending capacity accorded the second party.

**Background of Invention**

[0003] Many financial institutions are providing plastic stored-value cards (e.g. debit cards, telephone calling cards, loyalty cards, etc.) that can be used in lieu of cash. To enable a stored value card to supply spending capacity, a user transfers an amount of value to the issuing institution, which stores or credits a corresponding amount of value to the user's account, allowing the value to be spent by the card user, thereby providing spending capacity to the card user. The value may be transferred to the issuing institution in a variety of ways such as on-line transfers from bank accounts or credit cards. The stored value cards then can be used to pay for items in stores or on-line, and to withdraw cash at automated teller machines (ATMs). The stored value cards appear to function like credit cards, but they often



## UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
 United States Patent and Trademark Office  
 Address: COMMISSIONER FOR PATENTS  
 P.O. Box 1450  
 Alexandria, Virginia 22313-1450  
 www.uspto.gov

APPL NO.	FILING OR 371 (c) DATE	ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLMS	IND CLMS
10/628,034	07/24/2003	3624	750	60655.0900	5	11	2

CONFIRMATION NO. 3352

20322 HIS  
 SNELL & WILMER  
 ONE ARIZONA CENTER  
 400 EAST VAN BUREN  
 PHOENIX, AZ 850040001

## FILING RECEIPT



\*OC000000011090939\*

Date Mailed: 10/23/2003

Receipt is acknowledged of this regular Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

## Applicant(s)

- / Melanie Dunn, New York, NY;
- / Chris Hobbs, Singapore, SINGAPORE;
- / Julie Menichilli, Manhasset, NY;
- / Mary Rances, Huntington, NY;

RECEIVED

OCT 27 2003

SNELL &amp; WILMER

## Assignment For Published Patent Application

American Express Travel Related Services Company, Inc.;

## Domestic Priority data as claimed by applicant

This application is a CIP of 10/155,332 05/23/2002  
 which claims benefit of 60/294,107 05/29/2001

AND CLAIMS BENEFIT OF 60/458,096 03/27/2003

## Foreign Applications

If Required, Foreign Filing License Granted: 10/23/2003

Projected Publication Date: 01/29/2004

Non-Publication Request: No

Early Publication Request: No

**Title**

✓ System and method for facilitating a subsidiary card account with controlled spending capability

**Preliminary Class**

705

---

**LICENSE FOR FOREIGN FILING UNDER  
Title 35, United States Code, Section 184  
Title 37, Code of Federal Regulations, 5.11 & 5.15**

**GRANTED**

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

**NOT GRANTED**

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).